

Trust Transactions

United States Savings Bonds and Notes



NOTES: The forms identified in this publication and more [information on trusts](#) are available at www.treasurydirect.gov.

IMPORTANT INSTRUCTIONS

All bonds must be described by serial number on any form submitted. All bonds and/or forms, except *Direct Deposit Sign-Up Form* (FS Form 5396), must be signed in the presence of an authorized certifying officer, available at most financial institutions. The certifying officer must sign, include his or her title, and affix the institution's official stamp or seal in the space provided.

For transactions involving trusts:

- If your state statutes authorize the use of a certification of trust, there may be instances you will need to provide a copy. If your state doesn't permit the use of a certification of trust, provide a copy of the entire trust agreement with any amendments **or** pertinent pages and any amendments certified to be a true and correct copy of the original. The following pages must be included:
 - The page showing the name and date of the trust;
 - The page(s) identifying the successor trustee(s) (if more than one successor trustee is named, also provide the portion of the trust that states if they may act independently);
 - The page with the grantor's certified signature;
 - Any amendments* to the trust that may alter the information on the pages submitted or limit the authority of the trustee(s) to request the transaction.
- Provide a copy of the certified will, under court seal, for cases involving a Testamentary Trust.
- Provide certified copies of the death certificates for any deceased trustee or registrant. Each death certificate must be certified or sworn to by the state or local registrar, with a legible seal or stamp, as a true and correct copy taken from the official records. It is not necessary to provide a death certificate for the last-deceased bond owner if the date of death appears in the letters of appointment.
- We don't return death certificates or other legal evidence.
- When we reissue a Series EE or Series I savings bond, we no longer provide a paper bond. The reissued bond is in electronic form, in our online system TreasuryDirect. For information on [how to open an account](#) in TreasuryDirect, go to www.treasurydirect.gov.

TO CASH BONDS FOR A TRUST:

- Series EE, Series E, and Series I bonds can be cashed at a local financial institution. Some of these transactions may have to be forwarded for further processing. Series HH and Series H bonds must be sent to one of the addresses shown at the bottom of the following page. Submit the bonds with the appropriate evidence and applicable form(s) for processing.
- If the bonds cannot be cashed at a local bank, the legal representative of the estate must complete a *Special Form of Request for Payment of United States Savings and Retirement Securities Where Use of a Detached Request Is Authorized* ([FS Form 1522](#)). The legal representative must provide his or her official title and the estate identification number, if one is available.

Special Information for Series HH and Series H Bonds

- Interest Penalty: No interest payments are made after a Series HH or H bond is cashed. If bonds are submitted for payment during the month before interest is due, the bonds will be held for payment until the following month. Otherwise, the bonds will be paid in the month they are submitted and no further interest will be paid.

- Interest Reported: If there is a typed or handwritten amount on the face of any Series HH or H bond, that amount will be reported to the IRS for the tax year of the redemption. This amount represents interest that was earned on the Series EE or E bonds and/or savings notes that were exchanged for the HH or H bond with tax deferral privileges. You will not receive a payment for this deferred amount as the interest was applied to the purchase price of the HH or H bond. A Form 1099-INT reflecting this amount will be provided for the year the bonds are cashed or reach final maturity.

TO REISSUE BONDS TO A TRUST:

- The registered owner or both co-owners need to complete a *Request To Reissue United States Savings Bonds to a Personal Trust* ([FS Form 1851](#)).
- If Series HH bonds are being reissued, the trustee must complete and sign a *Direct Deposit Sign-Up Form* ([FS Form 5396](#)) for direct deposit of the interest payments.

TO DISTRIBUTE BONDS TO THE PERSONS ENTITLED TO A TRUST:

- *If the person entitled wants to cash the bond(s):* The person entitled to the bond(s) must complete a *Special Form of Request for Payment of United States Savings and Retirement Securities Where Use of a Detached Request Is Authorized* ([FS Form 1522](#)). The Taxpayer Identification Number and address of the person entitled must be provided.
- The trustee needs to complete a *Request by Fiduciary for Distribution of United States Treasury Securities* ([FS Form 1455](#)) showing distribution is being made to the person(s) entitled.
- *If the persons entitled want to reissue the bond(s):* To have the bonds issued in their name, each person entitled to the bond(s) must complete a *Request To Reissue United States Savings Bonds* ([FS Form 4000](#)). To have the bonds reissued to a trust, each person entitled to the bond(s) must complete a *Request To Reissue United States Savings Bonds to a Personal Trust* ([FS Form 1851](#)).
- If Series HH bonds are being reissued, the person entitled must also complete a *Direct Deposit Sign-Up Form* ([FS Form 5396](#)) for direct deposit of the interest payments.

FINAL MATURITY INFORMATION

Any bonds that have reached final maturity may not be reissued. The only option is to cash the bonds.

Series	Issue Date	Final Maturity	Series	Issue Date	Final Maturity
E	5/41 to 11/65	40 Years	H	2/57 to 12/79	30 Years
E	12/65 to 6/80	30 Years	HH	All issues	20 Years
EE	All issues	30 Years	I	All issues	30 Years
H	6/52 to 1/57	29 years, 8 months	Savings Notes	All issues	30 Years

Unless instructed otherwise, send required documents to:

Treasury Retail Securities Services
 PO Box 9150
 Minneapolis, MN 55480-9150

Phone: 844-284-2676 (toll free)